

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth Paul Wagner
Debtor(s)

Case No. 15-03589-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 19, 2020

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:

Recip ID	Recipient Name and Address
db	+ Kenneth Paul Wagner, 700 Salem Road Lot 75, Etters, PA 17319-9306
cr	+ Township of Antrim, 10655 Antrim Church Road, PO Box 130; ATTN Rose Knable, Greencastle, PA 17225-0130
4686249	+ Aes/Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
4686251	+ Carrie A. Brown, Esquire, Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502-4952
4686252	+ Chambersburg Hospital, 760 East Washington Street, Chambersburg, PA 17201-2751
4686253	+ Franklin County Tax Claim Bureau, Franklin County Courthouse, 2 North Main Street, Chambersburg, PA 17201-1811
4686255	+ Mary M. Wagner, 5810 Taneytown Pike, Taneytown, MD 21787-1933
4686256	+ Michael F. Ratchford, Esquire, Edwin A. Abramson & Associates, PC, 120 North Keyser Avenue, Scranton, PA 18504-9701
4686257	+ Momentum Services, LLC, 50 Parkwood Drive, Chambersburg, PA 17201-4501
4686258	+ Mrs Bpo Llc, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
4689349	+ National Collegiate Student Loan Trust 2006-3, Po Box 4275, Norcross, GA 30091-4275
4689348	+ National Collegiate Student Loan Trust 2007-3, Po Box 4275, Norcross, GA 30091-4275
4689350	+ National Collegiate Student Loan Trust 2007-4, Po Box 4275, Norcross, GA 30091-4275
4730632	PENN STATE UNIVERSITY, 108 SHIELDS BUILDING, UNIVERSITY PARK, PA 16802-1201
4702382	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4686262	Pa St Cu, 1 Credit Union Place, Harrisburg, PA 17110-2912
4686263	+ Pa Sta Empcu, P.O. Box 1006, Harrisburg, PA 17108-1006
4686264	Penn State, 308 Shields Bldg, University Par, PA 16802
4686267	+ Township of Antrim, Attn Rose Knable, 10655 Antrim Church Road, PO Box 130, Greencastle, PA 17225-0130
4686268	+ U S Dept Of Education, 400 Maryland Ave SW, Washington, DC 20202-0008
4686270	+ Waynesboro Hospital, 501 East Main Street, Waynesboro, PA 17268-2394

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4686250	EDI: BANKAMER.COM	Oct 19 2020 22:53:00	Bk Of Amer, 4161 Piedmont Pkwy, Greensboro, NC 27410
4717718	EDI: ECMC.COM	Oct 19 2020 22:53:00	ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
4731609	EDI: JEFFERSONCAP.COM	Oct 19 2020 22:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4686254	Email/Text: camanagement@mtb.com	Oct 19 2020 18:52:00	M & T Bank, Po Box 7678, Buffalo, NY 14240
4726114	Email/Text: camanagement@mtb.com	Oct 19 2020 18:52:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
4686259	+ Email/Text: Bankruptcies@nragroup.com	Oct 19 2020 18:52:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
4686260	+ Email/Text: bankruptcydepartment@tsico.com	Oct 19 2020 18:52:00	Nco Financial Systems, Po Box 15943, Wilmington, DE 19850-5943
4686261	+ Email/Text: bankruptcynotices@psecu.com	Oct 19 2020 18:52:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA

District/off: 0314-1
Date Rcvd: Oct 19, 2020

User: AutoDocke
Form ID: 3180W

Page 2 of 2
Total Noticed: 33

			17110-2990
4733445	EDI: PRA.COM	Oct 19 2020 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4697948	+ Email/Text: bankruptcynotices@psecu.com	Oct 19 2020 18:52:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4686265	+ EDI: PRA.COM	Oct 19 2020 22:53:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4686269	+ EDI: VERIZONCOMB.COM	Oct 19 2020 22:53:00	Verizon Wireless, 1 Verizon Pl, Alpharetta, GA 30004-8510
TOTAL: 12			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4686266	##+	Sherry Bancroft, 73 Trinidad Avenue, Hershey, PA 17033-1386

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
ECMC	djwilcoxson@ecmc.org
John W Frey	on behalf of Debtor 1 Kenneth Paul Wagner john@dsslawyers.com emmalee@dsslawyers.com
Joshua I Goldman	on behalf of Creditor M&T BANK josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
Melissa L. Van Eck	on behalf of Creditor Township of Antrim mvaneck@attorneygeneral.gov ARC-CourtMiddleDistrict@attorneygeneral.gov
Thomas I Puleo	on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Kenneth Paul Wagner
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:15-bk-03589-RNO**

Social Security number or ITIN xxx-xx-5408
EIN --_-----

Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Paul Wagner

10/19/20

By the court: Robert N. Opel II
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.